

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Robert W. Lehman
Debtor

Case No. 25-10894-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 12, 2025

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID	Recipient Name and Address
db	+ Robert W. Lehman, 9239 Leon Street, Philadelphia, PA 19114-2830
14984595	+ First Citizens Comm Ba, 15 South Main Street, Mansfield, PA 16933-1590
14984604	+ PA Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281210, Harrisburg, PA 17128-1210
14984613	+ Td Bank Na, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Mar 13 2025 01:34:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 13 2025 01:34:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Mar 13 2025 01:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 13 2025 04:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2025 01:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 13 2025 01:35:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14984588	+ Email/PDF: bncnotices@becket-lee.com	Mar 13 2025 01:16:50	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
14984589	+ Email/PDF: bncnotices@becket-lee.com	Mar 13 2025 01:32:29	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14984590	+ EDI: COMCASTCBLCENT	Mar 13 2025 04:31:00	Comcast, P.O. Box 3006, Southeastern, PA 19398-3006
14984592	+ EDI: CCS.COM	Mar 13 2025 04:31:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14984591	+ EDI: CCS.COM	Mar 13 2025 04:31:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14984594	+ EDI: DISCOVER	Mar 13 2025 04:31:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14984593	+ EDI: DISCOVER	Mar 13 2025 04:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14984596	+ EDI: AMINFOFP.COM		

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		Mar 13 2025 04:31:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14984596	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Mar 13 2025 01:16:02	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14984597	+ EDI: IRS.COM		
		Mar 13 2025 04:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14984598	+ EDI: JEFFERSONCAP.COM		
		Mar 13 2025 04:31:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14984599	+ EDI: JEFFERSONCAP.COM		
		Mar 13 2025 04:31:00	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
14984601	+ EDI: JPMORGANCHASE		
		Mar 13 2025 04:31:00	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
14984601	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 13 2025 01:56:56	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
14984600	+ EDI: JPMORGANCHASE		
		Mar 13 2025 04:31:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
14984600	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 13 2025 02:33:20	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
14984602	+ Email/Text: bankruptcy@marinerfinance.com		
		Mar 13 2025 01:34:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14984603	+ Email/Text: bankruptcy@marinerfinance.com		
		Mar 13 2025 01:34:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
14984605	+ Email/Text: bankruptcygroup@peco-energy.com		
		Mar 13 2025 01:34:00	PECO, PO Box 13439, Philadelphia, PA 19101-3439
14986469	EDI: PRA.COM		
		Mar 13 2025 04:31:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 12914, Norfolk, VA 23541
14986392	EDI: PRA.COM		
		Mar 13 2025 04:31:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14984607	EDI: PRA.COM		
		Mar 13 2025 04:31:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14984606	EDI: PRA.COM		
		Mar 13 2025 04:31:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14984608	+ Email/Text: enotifications@santanderconsumerusa.com		
		Mar 13 2025 01:35:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14984609	+ Email/Text: enotifications@santanderconsumerusa.com		
		Mar 13 2025 01:35:00	Santander Consumer USA, Inc, Po Box 961211, Fort Worth, TX 76161-0211
14984611	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Mar 13 2025 01:34:00	Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
14984610	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Mar 13 2025 01:34:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
14984612	EDI: TDBANKNORTH.COM		
		Mar 13 2025 04:31:00	Td Bank Na, Attn: Bankruptcy, 1701 Route 70 East, Cherry Hill, NJ 08003
14984614	+ Email/Text: megan.harper@phila.gov		
		Mar 13 2025 01:36:00	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663
14984615	+ Email/Text: support@ymalaw.com		
		Mar 13 2025 01:34:00	Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAUL H. YOUNG	on behalf of Debtor Robert W. Lehman support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Robert W. Lehman
First Name Middle Name Last Name

Debtor 2: _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Eastern District of Pennsylvania

Case number: **25-10894-amc**

Social Security number or ITIN: xxx-xx-4599
EIN: --_-----

Social Security number or ITIN: _____
EIN: --_-----

Date case filed for chapter: 13 3/5/25

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****10/20**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert W. Lehman	
2. All other names used in the last 8 years		
3. Address	9239 Leon Street Philadelphia, PA 19114	
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/12/25

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 16, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 6/15/25 Filing deadline: 5/14/25 Filing deadline: 9/1/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1160.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/29/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	